

**Information to identify the case:**

Debtor 1	<u>Raymond Rolek Jr.</u>	Social Security number or ITIN	xxx-xx-2581
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Janet R. Rolek</u>	Social Security number or ITIN	xxx-xx-6479
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-22436-JAD</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Raymond Rolek Jr.

Janet R. Rolek  
fka Janet J. Ross

10/11/17

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Raymond Rolek, Jr.  
 Janet R. Rolek  
 Debtors

Case No. 17-22436-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Oct 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2017.

db/jdb  
 cr Raymond Rolek, Jr., Janet R. Rolek, 121 Vernon Avenue, Belle Vernon, PA 15012-2359  
 +Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.,  
 Suite 100, Boca Raton, FL 33487-2853  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14657470 Allegheny Clinic Radiology, PO Box 645367, Pittsburgh, PA 15264-5251  
 14657471 +Allegheny General Hospital, 320 East North Avenue, Pittsburgh, PA 15212-4772  
 14657474 +Cornerstone Care, 7 Glasswork Rd., Greensboro, PA 15338-9507  
 14657476 +Credit One Bank N.A., c/o AllTran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610  
 14657477 +First Premier Bank, c/o Central Credit Services, LLC, 20 Corporate Hills Dr.,  
 Saint Charles, MO 63301-3749  
 14643041 Harley Davidson Credit Corp., c/o Raymond P. Wendolowski, Esquire, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219  
 14643042 +Harley Davidson Credit Corp, as, assignee of Eaglmark Savings Bank, PO Box 1513,  
 Palatine, IL 60078-1513  
 14657480 +Jefferson Hills Surgical, 1200 Brooks Lane, Jefferson Hills, PA 15025-3749  
 14657481 Jefferson Hospital, PO Box 643054, Pittsburgh, PA 15264-3054  
 14657482 +Qualicare Home Medical, c/o Rotech Healthcare, Inc (Dept. #59), PO Box 850001,  
 Orlando, FL 32885-0001  
 14643043 +U.S. National Bank, JEREMY KOBESKI, Esquire, OMNI WILLIAM PENN OFFICE TOWER,  
 555 GRANT STREET, SUITE 300, Pittsburgh, PA 15219-4408  
 14643044 Wells Fargo Auto Finance, PO Box 29704, Glendale, AZ 85308

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 12 2017 01:44:00 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946  
 14657469 EDI: BANKAMER.COM Oct 12 2017 01:38:00 AAA Financial Services, PO Box 15019,  
 Wilmington, DE 19886-5019  
 14657472 EDI: CHASE.COM Oct 12 2017 01:38:00 Chase/Slate, PO Box 15123,  
 Wilmington, DE 19850-5123  
 14657473 +E-mail/Text: kthompson@crownasset.com Oct 12 2017 01:44:16 Citibank,  
 c/o Crown Asset Management, LLC, 3100 Breckinridge Blvd., Suite 725,  
 Duluth, GA 30096-7605  
 14657475 +EDI: CCUSA.COM Oct 12 2017 01:38:00 Credit Collections USA, 16 Distributor Dr., Suite 1,  
 Morgantown, WV 26501-7209  
 14644039 +EDI: PRA.COM Oct 12 2017 01:38:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14660088 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 12 2017 01:44:00  
 Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,  
 Harrisburg P A 17128-0946  
 14657483 EDI: RMSC.COM Oct 12 2017 01:38:00 Sam's Club/SYNCB, PO Box 960013,  
 Orlando, FL 32896-0013  
 14657484 EDI: RMSC.COM Oct 12 2017 01:38:00 Sams Club/SYNCB, PO Box 530942,  
 Atlanta, GA 30353-0942  
 14643045 +EDI: WFFC.COM Oct 12 2017 01:38:00 Wells Fargo Home Mortgage, PO Box 10335,  
 Des Moines, IA 50306-0335  
 14643046 +EDI: WFFC.COM Oct 12 2017 01:38:00 Wells Fargo Home Mortgage, 3476 Stateview Boulevard,  
 Fort Mill, SC 29715-7203

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Harley-Davidson  
 cr U.S. Bank National Association, as Trustee Et Al..  
 cr Wells Fargo Bank, N.A.  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14657478\* Harley Davidson Credit Corp., c/o Raymond P. Wendolowski, Esquire, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219  
 14657479\* +Harley Davidson Credit Corp, as, assignee of Eaglmark Savings Bank, PO Box 1513,  
 Palatine, IL 60078-1513  
 14657485\* +U.S. National Bank, JEREMY KOBESKI, Esquire, OMNI WILLIAM PENN OFFICE TOWER,  
 555 GRANT STREET, SUITE 300, Pittsburgh, PA 15219-4408  
 14657486\* Wells Fargo Auto Finance, PO Box 29704, Glendale, AZ 85308  
 14657487\* +Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335  
 14657488\* +Wells Fargo Home Mortgage, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203

TOTALS: 3, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Oct 11, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 13, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2017 at the address(es) listed below:

Christopher M. Frye on behalf of Joint Debtor Janet R. Rolek chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com  
Christopher M. Frye on behalf of Debtor Raymond Rolek, Jr. chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com  
James Warmbrodt on behalf of Creditor Harley-Davidson bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Creditor U.S. Bank National Association, as Trustee Et Al...  
pawb@fedphe.com, james.prostko@phelanhallinan.com  
James A. Prostko on behalf of Creditor Wells Fargo Bank, N.A. pawb@fedphe.com,  
james.prostko@phelanhallinan.com  
Jeremy J. Kobeski on behalf of Creditor U.S. Bank National Association, as Trustee Et Al...  
pawb@fedphe.com  
Jeremy J. Kobeski on behalf of Creditor Wells Fargo Bank, N.A. pawb@fedphe.com  
Jerome B. Blank on behalf of Creditor Wells Fargo Bank, N.A. pawb@fedphe.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 11